



Mitt Romney
Governor

Kerry Healey
Lieutenant Governor

Jennifer Davis Carey
Secretary

Ms. Moya Thompson
Director of Outreach Coordination
White House Conference on Aging
4350 East West Highway, 3rd Floor
Bethesda, MD 20814

Dear Ms. Thompson:

Both Massachusetts and the nation face an aging population and major demographic changes that will dramatically impact state and local governments as well as families, businesses, education, health and social service providers. The Baby Boomers - the 77 million Americans born between 1946 and 1964 - form a unique and diverse demographic cohort that is generally better resourced and better educated than preceding generations.

As the Boomers passed through each phase of life, their choices, preferences and sheer numbers have had a dramatic affect on every aspect of our common life. Now, as the Boomers enter the latter third of their lives, they will redefine the expectations of aging – altering the dimensions of civic engagement, reinventing retirement, testing the outer limits of healthcare, and requiring choice and control in their care.

On June 6, 2005, Governor Mitt Romney convened over 50 expert panelists, including Scott Nystrom, the Executive Director of the 2005 White House Conference on Aging, and over 400 policy leaders, business professionals, elder advocates, and state and national leaders to focus on four specific areas in which sound planning and decisions by both the public and private sectors now will allow us to respond to the challenges and capture the opportunities resulting from the rapidly changing demographics: business & workforce, civic engagement, community living, and fiscal and physical well-being.

I am pleased to submit our findings and recommendations from our conference in Massachusetts' Post Event Summary Report on *The Aging of Massachusetts: Inherent Challenges and Opportunities*.

Sincerely,

Jennifer Davis Carey
Secretary
Massachusetts Executive Office of Elder Affairs

Post Event Summary Report to the 2005 White House Conference on Aging

Name of Event: ***The Aging of Massachusetts:
Inherent Challenges & Opportunities***

Date of Event: June 6, 2005

Location of Event: Boston Convention and Exhibition Center

Number of attendees: 415

Sponsoring Organizations: Office of Massachusetts Governor Mitt Romney and
Massachusetts Executive Office of Elder Affairs

Additional Sponsors: John Hancock Financial, Massachusetts Service Alliance, Tufts Health
Plan Medicare Preferred, Fallon Community Health Plan, AARP
Massachusetts, Harvard Pilgrim Foundation, Cutler Associates, Inc.,
Blue Cross Blue Shield of Massachusetts, Harvard Partners Geriatric
Education Center Positive Aging Resource Center, Lifeline Systems,
J.P. Morgan Trust company, The Charles Stark Draper Laboratory,
Inc., Jewish Family & Children Services, Pipeline Management, and
TIAA-CREF.

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Priority #1: Community Living **Housing, Transportation, and Community Based Services**

As we wrestle with the issues of an aging population, cities and towns and the communities of which they are composed, will by necessity undergo significant change. Municipalities will face competing needs with respect to taxes, zoning, housing, and transportation. There are multiple responses that will allow the Baby Boomers to remain in the communities that they have helped to create.

Barriers:

- There are longstanding legal and regulatory biases towards institutional care that inhibit choice, control and ease of access to community based services.
- The majority of older adults seeks to age in their communities, but may continue to face the challenge of rising property taxes, lack of community-based supports, and unreliable or unavailable options for transportation.
- Accessible, reliable, and affordable transportation is often not readily available, making aging in one's own community more difficult. Mobility for older adults is restricted by inadequate signage and a lack of walkable communities.
- Zoning restrictions often prevent developers from creating a full spectrum of innovative housing options to meet individuals' needs through their lives.
- Informal caregivers are the centerpiece of a continuum of community and family based care and should be supported.
- In Massachusetts, Councils on Aging and Senior Centers are a vital part of the aging network and serve as front line for helping seniors. However, these entities

will need to transform in order to respond to the needs and preferences of the Boomer cohort.

Proposed Solutions:

- Shift federal statute and regulation from institutional biases towards a preference for community based services and provide flexibility to consumers in where and how they receive their long term supports and services.
- Align statute and regulation to support best practices of community based care.
- Encourage and educate planners to incorporate the needs of multiple generations in community development. Incent communities to amend zoning rules to allow the flexibility to accommodate innovative housing models that are more responsive to the needs of older adults. Develop and expand creative housing concepts and configurations that foster culturally sensitive community living and human-centered design, such as Naturally Occurring Retirement Communities (NORCs).
- Offer targeted tax relief to elders and caregivers to allow seniors to remain in the community.
- Encourage the development of reliable, affordable, and accessible transportation options that coordinate public and private resources to provide greater mobility to elders.
- Encourage and educate planners to consider mobility factors that would allow for aging in place, including elder friendly signage, traffic patterns, and walkable sidewalks.
- Continue to support and develop programs that address the needs of informal caregivers.
- Support Senior Centers and Councils on Aging as they evolve to address the needs of a new generation of elders.

Priority #2 Long Term Living Healthy Aging and Fiscal Preparedness

Projected life expectancies are on the rise. Thus, it is essential that individuals sustain both their fiscal and physical health in order to maintain their lifestyles as they age. Chronic disease management, exercise, and nutrition will continue to have an effect on the quality of individuals' lives and the cost of health care. Similarly, individuals must prepare themselves financially for when they leave the workforce or experience a sudden change in income.

Barriers:

- As the elder population grows as a result of both changing demographics and dramatically increased life expectancies, chronic diseases, age related disorders, and cognitive impairments will become more prevalent.
- Inadequate financial planning for acute health and long term care needs by individuals will affect both personal choices and public policy.

Proposed Solutions:

- Explore the use of blended funding streams across federal agencies to allow for maximum use of federal dollars in support of a system of coordinated elder health care, as in the Senior Care Options model recently developed in Massachusetts.
- Develop a broad multi-media educational campaign focused on the need for, and ways to, optimize physical and cognitive health. Such a campaign should specifically and differentially target health care professionals, caregivers, and individuals.
- Develop a broad educational campaign focused on the need to plan for the financial needs of aging.
- Continue to develop and implement models for self-directed disease management, including the education of medical professionals and the development of consumer education materials, websites and programming.
- Eliminate federal barriers to the development of quality long term care insurance options and public/private partnerships

Priority #3 Civic Engagement:

Creating Community Through Service and Planning for Life without 9 to 5

As the Baby Boomer generation ages out of the formal workplace, many will at last have the commodity they have longed for during their working lives: time. The current language surrounding volunteering is off-putting to many Boomers and the opportunities to play meaningful roles in unpaid positions are limited. The lure of retirement is compelling to many, while others will meet institutional barriers in attempting to make a substantive contribution. Effectively tapping the expertise and education housed in this demographic could have profound positive effects on our society and serve to better address certain social issues.

Barriers:

- Baby Boomers will face obstacles in seeking volunteer opportunities in which they can make a substantive contribution to community life in traditionally structured organizations.
- A comprehensive system linking individual skills with volunteer opportunities has not yet been fully developed.

Proposed Solutions:

- Develop a comprehensive system, including the web and other traditional networks, to publicize opportunities, to connect people and their skills to volunteer opportunities, and to manage a potential surge in the number of volunteers.
- Develop state and national campaigns to educate and motivate boomers to engage in civic activity. Use government grants to volunteer and civic organizations to incent focus on tapping the boomer cohort.

- Use the existing infrastructure of community colleges and one-stop career centers to educate Baby Boomers on opportunities for civic engagement and to cultivate the skills needed to be an effective volunteer.
- Adapt the infrastructure of non-profit and service organizations to better capture the expertise of the Baby Boomers as they retire.
- Develop public and private campaigns to encourage civic engagement to meet important local needs.

Priority #4 Business and Workforce

Changing Workforce, Changing Workplace and the Business of the Boomers

Business and the workforce will change significantly as workers in the Baby Boomer cohort enter retirement and take with them from the workplace sizeable portfolios of expertise. Workers will continue to face the demands of work and the demands of caregiving for elder relatives, children, or both. A portion of this population will also remain in the workforce either by choice or necessity.

Barriers:

- Businesses will lose expertise and some sectors may experience labor shortages as the Baby Boomers exit the traditional workforce and enter retirement.
- Workers will continue to encounter conflicting demands of family caregiving and job responsibilities.
- Older workers may face stereotyping and stigma in the workplace.

Proposed Solutions:

- Employers can retain and attract older workers in order to maintain expertise and experience and to avoid a labor shortage by offering flexible work schedules, health benefits, and creative job sharing and mentoring opportunities.
- Employers who offer creative and flexible employment opportunities that are attractive to workers facing family caregiving responsibility will have a broader workforce pool in the coming competitive labor market.
- Refine the existing education and career development infrastructure to expand opportunities for post-retirement instruction and skills training. Expand this network to cultivate entrepreneurs among older workers leaving the traditional workforce.
- Assure strict enforcement of age discrimination laws. Develop a national campaign to mitigate negative stereotypes and misconceptions of older workers.